

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Olga Lopez

Debtor(s)

Case No. 08 B 13197

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/23/2008.
- 2) The plan was confirmed on 07/23/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 10/22/2012.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$25,010.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$25,010.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,021.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,380.55
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,401.55

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Bank Of America	Unsecured	16,169.00	NA	NA	0.00	0.00
BMO Harris Bank	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Chase	Unsecured	0.00	NA	NA	0.00	0.00
Chrysler Financial Services Americas LLC	Unsecured	23,000.00	NA	NA	0.00	0.00
Chrysler Financial Services Americas LLC	Unsecured	46,427.00	NA	NA	0.00	0.00
Citgo	Unsecured	0.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	0.00	NA	NA	0.00	0.00
CitiFinancial Auto Credit Inc	Unsecured	10,000.00	NA	NA	0.00	0.00
CitiFinancial Auto Credit Inc	Unsecured	5,000.00	NA	NA	0.00	0.00
CitiFinancial Auto Credit Inc	Secured	10,000.00	10,233.10	10,233.10	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Countrywide Home Loans Inc	Secured	140,412.91	122,452.55	122,452.55	0.00	0.00
Countrywide Home Loans Inc	Secured	140,412.91	8,987.91	8,987.91	8,987.91	0.00
Countrywide Home Loans Inc	Unsecured	0.00	NA	NA	0.00	0.00
DeVry Institute of Technology	Unsecured	0.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	8,174.00	8,730.99	8,730.99	685.78	0.00
ECast Settlement Corp	Unsecured	7,829.00	7,829.82	7,829.82	615.01	0.00
ECast Settlement Corp	Unsecured	3,643.00	3,941.87	3,941.87	309.57	0.00
ECast Settlement Corp	Unsecured	4,801.00	4,830.80	4,830.80	379.41	0.00
ECast Settlement Corp	Unsecured	5,397.00	5,867.79	5,867.79	460.90	0.00
Express	Unsecured	329.00	NA	NA	0.00	0.00
Fifth Third Bank	Unsecured	0.00	NA	NA	0.00	0.00
Francisco Lopez	Unsecured	9,000.00	NA	NA	0.00	0.00
Francisco Lopez	Secured	9,000.00	NA	NA	0.00	0.00
GEMB	Unsecured	536.00	NA	NA	0.00	0.00
GEMB	Unsecured	537.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	360.00	475.24	475.24	37.22	0.00
Portfolio Recovery Associates	Unsecured	NA	16,562.03	16,562.03	1,300.91	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	9,469.00	9,711.18	9,711.18	762.78	0.00
Portfolio Recovery Associates	Unsecured	765.00	860.86	860.86	67.55	0.00
Real Time Resolutions	Secured	64,395.17	59,789.02	59,789.02	0.00	0.00
Real Time Resolutions	Secured	64,395.17	5,111.17	5,111.17	5,111.17	0.00
Sams Club	Unsecured	0.00	NA	NA	0.00	0.00
T Mobile USA	Unsecured	412.00	424.05	424.05	33.23	0.00
Target National Bank	Unsecured	0.00	NA	NA	0.00	0.00
Target National Bank	Unsecured	0.00	NA	NA	0.00	0.00
Target National Bank	Unsecured	0.00	NA	NA	0.00	0.00
Thd/Cbsd	Unsecured	0.00	NA	NA	0.00	0.00
Union Acceptance Corporation	Unsecured	0.00	NA	NA	0.00	0.00
Union Acceptance Corporation	Unsecured	0.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	0.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	36,409.00	36,373.36	36,373.36	2,857.01	0.00
Victoria's Secret	Unsecured	787.00	NA	NA	0.00	0.00
Wells Fargo Auto Finance	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Credit Corp	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Financial	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Home Mortgage	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Home Mortgage	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Home Mortgage	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/New York & Company	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$182,241.57	\$0.00	\$0.00
Mortgage Arrearage	\$14,099.08	\$14,099.08	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$10,233.10	\$0.00	\$0.00
TOTAL SECURED:	\$206,573.75	\$14,099.08	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$95,607.99	\$7,509.37	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,401.55</u>
Disbursements to Creditors	<u>\$21,608.45</u>

TOTAL DISBURSEMENTS : **\$25,010.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/24/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.